

EXHIBIT C

05527-Bessette,Michael-Chapter 13 Bankruptcy

From: Javier Merino <jmerino@dannlaw.com>
To: Amy Collins <amy@dannlaw.com>
Date: 08/20/2019
Subject: RE: Michael Charles Bessette Ch 13 Cae No 19-13683

Susan,

My bad. Here you go.

Javier L. Merino, Esq.

Partner

DannLaw

372 Kinderkamack Road, Suite 5

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<<mailto:jmerino@DannLaw.com>> jmerino@DannLaw.com

Kentucky | Ohio | New Jersey | New York

From: faganRodriguez <sbflesq@optonline.net>

Sent: Tuesday, August 20, 2019 5:36 PM

To: Javier Merino <jmerino@dannlaw.com>

Subject: RE: Michael Charles Bessette Ch 13 Cae No 19-13683

Javier, I am following up on your email of August 1, 2019. I have not received any documents which support the debtor's claim that he has a titled interest in the subject property. Please advise.

Regards,

Susan B. Fagan-Rodriguez, Esq.
Rodriguez Law Group, LLC
14 Elm Street
Morristown, NJ 07960
Ph 973-998-7973
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sbflesq@optonline.net <mailto:sbflesq@optonline.net>

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On August 1, 2019 at 9:42 AM Javier Merino <jmerino@dannlaw.com
<mailto:jmerino@dannlaw.com> > wrote:

Susan,

Nice chatting with you just now.

As you requested, we'll get copies of the notes and mortgages from both mortgages over to you.

I am hopeful we can resolve this as this is a 100% plan.

Regards,

Javier L. Merino, Esq.

Partner

DannLaw

PLEASE NOTE OUR NEW OFFICE ADDRESS EFFECTIVE APRIL 29, 2019

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From: sbflesq [mailto:sbflesq@optonline.net]

Sent: Wednesday, July 31, 2019 9:18 PM

To: Javier Merino <jmerino@dannlaw.com <mailto:jmerino@dannlaw.com> >

Subject: RE: Michael Charles Bessette Ch 13 Cae No 19-13683

Why are you still responding to emails at 9 p.m.? Lol. TC=tax collector. TSC= tax sale certificate. IPP=Installment payment plan. Any chance you are in Newark BK tomorrow? I am there for confirmation in the a.m. we can talk then or touch base by phone later in the day.

Sent from my Verizon, Samsung Galaxy smartphone

Susan Fagan-Rodriguez, Esq.

RODRIGUEZ LAW GROUP, LLC

14 Elm Street

Morristown, NJ 07960

----- Original message -----

From: Javier Merino <jmerino@dannlaw.com <mailto:jmerino@dannlaw.com> >

Date: 7/31/19 9:02 PM (GMT-05:00)

To: 'faganRodriguez' <sbflesq@optonline.net <mailto:sbflesq@optonline.net> >, 'Marie-Ann Greenberg' <mag@magtrustee.com <mailto:mag@magtrustee.com> >

Cc: 'Brian Knapp' <bmk@magtrustee.com <mailto:bmk@magtrustee.com> >, 'Amy Collins' <amy@dannlaw.com <mailto:amy@dannlaw.com> >

Subject: RE: Michael Charles Bessette Ch 13 Cae No 19-13683

Hi Susan,

Please excuse my ignorance, but I do not know what any of your acronyms mean. Can you please

explain?

Thanks,

Javier L. Merino, Esq.

Partner

DannLaw

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From: faganRodriguez <sbflsq@optonline.net <mailto:sbflsq@optonline.net> >

Sent: Wednesday, July 31, 2019 5:18 PM

To: Marie-Ann Greenberg <mag@magtrustee.com <mailto:mag@magtrustee.com> >

Cc: Brian Knapp <bmk@magtrustee.com <mailto:bmk@magtrustee.com> >; Javier L.Merino
<jmerino@dannlaw.com <mailto:jmerino@dannlaw.com> >

Subject: RE: Michael Charles Bessette Ch 13 Cae No 19-13683

Thanks Marie. The TC returned the payment because they realized that they didn't hold the TSC but had sold it to D1 and absent an IPP agreement or a BK, they cannot take partial payments. But, they should have also realized that the Debtor does not appear on the tax rolls or deed abstract on the property. Beyond the fact that the property may not be property of the estate under 541, I have a problem with the Debtor using a BK to force an IPP on a TSC that was issued against property on which he is not in title. Javier, feel free to contact me to discuss directly.

Regards,

Susan B. Fagan-Rodriguez, Esq.

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On July 31, 2019 at 9:08 AM Marie-Ann Greenberg <mag@magtrustee.com
<mailto:mag@magtrustee.com> > wrote:

Meant to also include debtor's attorney. Javier, can you reply to all?

Also, funds from the tax collector were returned to us because it did not pay off lien in full.....

From: Marie-Ann Greenberg

Sent: Wednesday, July 31, 2019 9:05 AM

To: faganRodriguez <sbflsq@optonline.net <mailto:sbflsq@optonline.net> >

Cc: Brian Knapp <bmk@magtrustee.com <mailto:bmk@magtrustee.com> >

Subject: RE: Michael Charles Bessette Ch 13 Cae No 19-13683

Hi Susan,

I copied Brian on this as he handles the JKS confirmations. We do not ask for deeds on all cases and have none on this. I will say that if you re referring to the realty at 416 Cedar Ave. the mortgage claim does have the debtor on the HELOC. Not sure if that helps you at all. Also, there was no objection from the mortgagee as to ownership of the realty.

Thank you,

Marie-Ann Greenberg, Esq.

Ch. 13 Standing Trustee

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Fairfield, New Jersey 07004

973-227-2840 ext 112

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****PLEASE NOTE THAT I AM AT 341A HEARINGS ON EACH TUESDAY AND WILL NOT BE ABLE TO REPLY TO YOUR E-MAIL ******

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From: faganRodriguez [mailto:sbflesq@optonline.net]

Sent: Tuesday, July 30, 2019 6:52 PM

To: Marie-Ann Greenberg <mag@magtrustee.com <<mailto:mag@magtrustee.com>> >

Subject: Michael Charles Bessette Ch 13 Cae No 19-13683

Hello Marie, I am looking at this file for the Tax Lien holder (who was not noticed of the filing) and I am curious if the Debtor provided you with a copy of the Deed to the listed real estate at his 341 hearing? From all indicia, the Debtor does not own the property.

Regards,

Susan B. Fagan-Rodriguez, Esq.

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